

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Paul R. Schertrumpf  
Debtor

Case No. 20-01706-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Jun 20, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2025:**

Recip ID	Recipient Name and Address
db	+ Paul R. Schertrumpf, 237 Carbon Street, Weatherly, PA 18255-1418
5332010	+ America's Choice, 479 Blackman Street, Wilkes Barre, PA 18702-6003
5332016	+ Master's Home Solutions, 710 Park Street, Whitehall, PA 18052-5832

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 20 2025 23:29:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5335253	+ Email/Text: bankruptcy@bbandt.com	Jun 20 2025 19:28:00	BB&T Now Truist, PO Box 1847, Wilson, NC 27894-1847
5384608	Email/Text: BKBCNMAIL@carringtonms.com	Jun 20 2025 19:28:00	Wilmington Savings, 1600 S. Douglass Road, Anaheim, CA 92806
5384609	Email/Text: BKBCNMAIL@carringtonms.com	Jun 20 2025 19:28:00	Wilmington Savings, 1600 S. Douglass Road, Anaheim, CA 92806, Wilmington Savings, 1600 S. Douglass Road, Anaheim, CA 92806
5332011	+ EDI: WFNNB.COM	Jun 20 2025 23:29:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5332012	+ EDI: CCS.COM	Jun 20 2025 23:29:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5332013	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 20 2025 19:42:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5332014	+ Email/Text: data_processing@fin-rec.com	Jun 20 2025 19:28:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
5333029	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 19:42:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5332015	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2025 19:42:39	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5332017	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 20 2025 19:29:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
5341569	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 20 2025 19:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5332018	+ EDI: AGFINANCE.COM	Jun 20 2025 23:29:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5332019	EDI: PRA.COM	Jun 20 2025 23:29:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
5336215	EDI: PRA.COM		

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5337068	EDI: Q3G.COM	Jun 20 2025 23:29:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5332020	+ Email/Text: bankruptcy@bbandt.com	Jun 20 2025 23:29:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5332064	^ MEBN	Jun 20 2025 19:28:00	Suntrust Bank, Attn: Bankruptcy, Po Box 85092 Mc Va-Wmrk-7952, Richmond, VA 23285-5092
5332021	+ EDI: SYNC	Jun 20 2025 19:27:46	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5332022	+ EDI: SYNC	Jun 20 2025 23:29:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5343918	+ Email/Text: bankruptcy@bbandt.com	Jun 20 2025 23:29:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5348703	EDI: AIS.COM	Jun 20 2025 19:28:00	Truist Bank, P.O. Box 27767, RVW 3034, Richmond, VA 23261-7767
		Jun 20 2025 23:29:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF ACM STANWICH ALAMOSA 2020 TRUST bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Lisa M. Doran	on behalf of Debtor 1 Paul R. Schertrumpf ldoran@dorananddorand.com LDoran@jubileeekb.net
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Paul R. Schertrumpf**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3565

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01706-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Paul R. Schertrumpf  
aka Paul Schertrumpf6/20/25**By the  
court:**Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**